

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Maria Burden
Debtor

Case No. 22-00723-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Aug 25, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2022:

Recip ID	Recipient Name and Address
db	+ Maria Burden, 171 Little Birch Lane, Orwigsburg, PA 17961-2509
5470517	+ Allentown Fcu, 1325 Oxford Drive, Allentown, PA 18103-9655
5470520	+ Berkheimer, P.O. Box 25153, Lehigh Valley, PA 18002-5153
5470532	+ Eye Consultants, 1 Granite Point Drive, Suite 100, Reading, PA 19610-1992
5470534	+ OneMain, 5306 Allentown Pike, Ste 3, Temple, PA 19560-1271
5470536	+ Payment Processing, POB 650832, Dallas, TX 75265-0832
5470541	+ Sch. Cty Municipal Authority, 221 South Center Street, Pottsville, PA 17901-3506

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Aug 25 2022 22:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5470518	+ Email/PDF: bncnotices@becket-lee.com	Aug 25 2022 18:48:21	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5470519	+ EDI: TSYS2	Aug 25 2022 22:48:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5470521	+ EDI: CAPITALONE.COM	Aug 25 2022 22:48:00	Capial One, POB 71087, Charlotte, NC 28272-1087
5470522	+ EDI: CAPITALONE.COM	Aug 25 2022 22:48:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5470523	+ EDI: WFNNB.COM	Aug 25 2022 22:48:00	Cb/comenit, Attn: Bankruptcy, Po Box 182789, Columbus, OH 43218-2789
5470526	+ EDI: CITICORP.COM	Aug 25 2022 22:48:00	Citibank/The Home Depot, Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5470527	+ EDI: WFNNB.COM	Aug 25 2022 22:48:00	Comenity/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5470528	+ EDI: WFNNB.COM	Aug 25 2022 22:48:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
5470529	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 25 2022 18:48:21	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5470530	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 25 2022 18:48:26	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
5470531	+ EDI: DISCOVER.COM	Aug 25 2022 22:48:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5470533	Email/Text: collecadminbankruptcy@fnni.com	Aug 25 2022 18:36:00	First National Bank, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
5470524	EDI: JPMORGANCHASE		

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		Aug 25 2022 22:48:00	Chase Auto Finance, Attn: Bankruptcy, Po Box 901076, Fort Worth, TX 76101
5470525	EDI: JPMORGANCHASE		
		Aug 25 2022 22:48:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
5470535	+ EDI: AGFINANCE.COM		
		Aug 25 2022 22:48:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
5470537	+ EDI: RMSC.COM		
		Aug 25 2022 22:48:00	PayPal Credit/Synb, Attn: Bankruptcy, POB 960006, Orlando, FL 32896-0006
5470538	+ Email/PDF: ebnotices@pnmac.com		
		Aug 25 2022 18:48:26	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
5470539	^ MEBN		
		Aug 25 2022 18:35:28	Receivables Managemnt Partners, Attn: Bankruptcy, Po Box 630844, Cincinnati, OH 45263-0844
5470540	^ MEBN		
		Aug 25 2022 18:35:27	Recivable Management Services, LLC, Attn: Bankruptcy, 240 Emery Street, Bethlehem, PA 18015-1980
5470542	+ EDI: RMSC.COM		
		Aug 25 2022 22:48:00	Synb/Car Care, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5470543	+ EDI: RMSC.COM		
		Aug 25 2022 22:48:00	Synb/venmo, Attn: Bankruptcy, P.O. Box 965015, Orlando, FL 32896-5015
5470544	+ EDI: RMSC.COM		
		Aug 25 2022 22:48:00	Synb/walmart, Attn: Bankruptcy, POB 965060, Orlando, FL 32896-5060
5471266	+ EDI: RMSC.COM		
		Aug 25 2022 22:48:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5470545	+ EDI: RMSC.COM		
		Aug 25 2022 22:48:00	Synchrony Bank, Attn: Bnakruptcy, Po Box 965060, Orlando, FL 32896-5060
5470546	+ EDI: RMSC.COM		
		Aug 25 2022 22:48:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5470547	+ EDI: RMSC.COM		
		Aug 25 2022 22:48:00	Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5470548	+ EDI: RMSC.COM		
		Aug 25 2022 22:48:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5470549	+ EDI: RMSC.COM		
		Aug 25 2022 22:48:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
5470550	+ EDI: RMSC.COM		
		Aug 25 2022 22:48:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5470551	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Aug 25 2022 18:36:00	Tbom/Atls/Aspire, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
5470552	Email/Text: bknotice@upgrade.com		
		Aug 25 2022 18:36:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
5470553	+ EDI: RMSC.COM		
		Aug 25 2022 22:48:00	Venmo/Synb, POB 960080, Orlando, FL 32896-0080

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2022 at the address(es) listed below:

Name	Email Address
Kara Katherine Gendron (Trustee)	karagendrontrustee@gmail.com PA89@ecfbis.com,trusteenoticesbox@gmail.com
Rebecca Ann Solarz	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
Robert M. Reedy	on behalf of Debtor 1 Maria Burden attyreedy@yahoo.com bill_crown@hotmail.com;attyreedy@yahoo.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1

Maria Burden

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6028

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-00723-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maria Burden

8/25/22**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.